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4 UNITED STATES BANKRUPTCY COURT
5 NORTHERN DISTRICT OF OHIO
6 EASTERN DIVISION

7 IN RE:

8 INEZ AVANELL CROWE

CASE NO: 23-60243

**DECLARATION OF MAILING
CERTIFICATE OF SERVICE**

Chapter: 13

11 On 4/19/2023, I did cause a copy of the following documents, described below,
12 Notice of Amended Ch 13 w/Amended Plan Attached

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18 to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with
19 sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and
incorporated as if fully set forth herein.

20 I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.
21 com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to
22 Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if
fully set forth herein.

23 Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been
served electronically with the documents described herein per the ECF/PACER system.

24 DATED: 4/19/2023

/s/ Jonathon C. Elgin

Jonathon C. Elgin 0096390

Attorney for Debtor

JC Elgin Co LPA

6 Water St

Shelby, OH 44875

567 275 1040

jc@jcelgin.com

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5 NORTHERN DISTRICT OF OHIO
6 EASTERN DIVISION

7 IN RE:

8 INEZ AVANELL CROWE

CASE NO: 23-60243

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 13

11 On 4/19/2023, a copy of the following documents, described below,

12 Notice of Amended Ch 13 w/Amended Plan Attached

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19 were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient
20 postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth
21 herein.

22 The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above
23 referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of
24 Service and that it is true and correct to the best of my knowledge, information, and belief.

25 DATED: 4/19/2023

26
27
28


Jay S. Jump
BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Jonathon C. Elgin
JC Elgin Co LPA
6 Water St
Shelby, OH 44875

USPS FIRST CLASS MAILING RECIPIENTS:

Parties whose names are struck through were not served via First Class USPS Mail Service.

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
NCRS ADDRESS DOWNLOAD
CASE 23-60243
NORTHERN DISTRICT OF OHIO
WED APR 19 7-20-18 PST 2023

~~EXCLUDE~~

~~(U)JPMORGAN CHASE BANK NATIONAL
ASSOCIATION~~

PRA RECEIVABLES MANAGEMENT LLC
PO BOX 41021
NORFOLK VA 23541-1021

~~EXCLUDE~~

~~UNITED STATES BANKRUPTCY COURT
RALPH REGULA US COURTHOUSE
401 MCKINLEY AVENUE SW
CANTON OH 44702-1745~~

AMEX
CORRESPONDENCEBANKRUPTCY
PO BOX 981540
EL PASO TX 79998-1540

ASCENSIONPOINT RECOVERY SERVICES
200 COON RAPIDS BLVD
MINNEAPOLIS MN 55433-5876

BANK OF AMERICA
ATTN BANKRUPTCY
4909 SAVARESE CIRCLE
TAMPA FL 33634-2413

CAPITAL MANAGEMENT SERVICES LP
PO BOX 120
BUFFALO NY 14220-0120

CAPITAL ONE
PO BOX 31293
SALT LAKE CITY UT 84131-0293

CAPITAL ONE WALMART MASTERCARD
P O BOX 4069
CAROL STREAM IL 60197-4069

CAPITAL ONE NA
BY AMERICAN INFOSOURCE AS AGENT
PO BOX 71083
CHARLOTTE NC 28272-1083

(P)JPMORGAN CHASE BANK N A
BANKRUPTCY MAIL INTAKE TEAM
700 KANSAS LANE FLOOR 01
MONROE LA 71203-4774

CHASE MORTGAGE
CHASE RECORDS CENTER BANKRUPTCY
MAIL CODE LA4 5555 700 KANSAS LN
MONROE LA 71203

CITISEARS
CITIBANKCENTRALIZED BANKRUPTCY
PO BOX 790034
ST LOUIS MO 63179-0034

DONALD E CROWE
2629 LEXINGTON AVE
MANSFIELD OH 44904-1423

EMBCC
MID OHIO EMERGENCY GROUP LLC
PO BOX 650763
DALLAS TX 75265-0763

(P)FIRST NATIONAL BANK OF OMAHA
1620 DODGE ST
STOP CODE 3113
OMAHA NE 68102-1593

~~EXCLUDE~~

~~(D)(P)FIRST NATIONAL BANK OF OMAHA
1620 DODGE ST
STOP CODE 3113
OMAHA NE 68102-1593~~

~~EXCLUDE~~

~~(D)(P)FIRST NATIONAL BANK OF OMAHA
1620 DODGE ST
STOP CODE 3113
OMAHA NE 68102-1593~~

HUNTINGTON NATIONAL BANK
ATTN BANKRUPTCY
PO BOX 340996
COLUMBUS OH 43234-0996

JPMORGAN CHASE BANK NA
SBMT CHASE BANK USA NA
CO NATIONAL BANKRUPTCY SERVICES LLC
PO BOX 9013
ADDISON TEXAS 75001-9013

~~EXCLUDE~~

~~(D)(P)JPMORGAN CHASE BANK N A
BANKRUPTCY MAIL INTAKE TEAM
700 KANSAS LANE FLOOR 01
MONROE LA 71203-4774~~

LVNV FUNDING LLC
RESURGENT CAPITAL SERVICES
PO BOX 10587
GREENVILLE SC 29603-0587

(P)DSNB MACY S
CITIBANK
1000 TECHNOLOGY DRIVE MS 777
O FALLON MO 63368-2222

MEDICOUNT MANAGMENT INC
PO BOX 371863
PITTSBURGH PA 15250-7863

~~EXCLUDE~~

~~(D)PRA RECEIVABLES MANAGEMENT LLC
PO BOX 41021
NORFOLK VA 23541-1021~~

SPEEDWAYSUPERAMERICA
ATTN BANKRUPTCY
PO BOX 1590
SPRINGFIELD OH 45501-1590

USPS FIRST CLASS MAILING RECIPIENTS:

Parties whose names are struck through were not served via First Class USPS Mail Service.

SYNCHRONY BANKJCPENNEY
ATTN BANKRUPTCY
PO BOX 965060
ORLANDO FL 32896-5060

SYNCHRONY BANKSAMS CLUB
ATTN BANKRUPTCY
PO BOX 965060
ORLANDO FL 32896-5060

THE HUNTINGTON NATIONAL BANK
PO BOX 89424
CLEVELAND OH 44101-6424

WELLS FARGO BANK NA
PO BOX 10438 MAC F823502F
DES MOINES IA 50306-0438

WELLS FARGO CARD SERVICES
PO BOX 77053
MINNEAPOLIS MN 55480-7753

WELLS FARGO JEWELRY ADVANTAGE
ATTN BANKRUPTCY
PO BOX 10438
DES MOINES IA 50306-0438

DYNELE L SCHINKERKUCHARICH
OFFICE OF THE CHAPTER 13 TRUSTEE
200 MARKET AVENUE NORTH STE LL30
CANTON OH 44702-1434

DEBTOR
INEZ AVANELL CROWE
2629 LEXINGTON AVE
MANSFIELD OH 44904-1423

JONATHON CARL ELGIN
JC ELGIN CO LPA
6 WATER ST
SHELBY OH 44875-1223

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF OHIO**

IN RE:	:	
	:	CHAPTER 13 PROCEEDING
INEZ AVANELL CROWE,	:	
	:	JUDGE JOHN GUSTAFSON
DEBTOR.	:	
	:	CASE NO. 23-60243
	:	

NOTICE OF AMENDED CHAPTER 13 PLAN FILING

INEZ AVANELL CROWE has filed papers with the court amending the Chapter 13 Plan previously filed in the above captioned case.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to allow the amended plan, or if you want the court to consider your views on the application, then on or before **May 9, 2023**, you or your attorney must:

File with the court a written request for a hearing at:

Clerk of Court
United States Bankruptcy Court
Ralph Regula Federal Building
401 McKinley Ave S.W.
Canton, OH 44702

If you mail your request to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

You must also send a copy to:

Jonathon C. Elgin
6 Water St.
Shelby, Ohio 44875

Dynele L Schinker-Kuharich
Office of the Chapter 13 Trustee
200 Market Avenue North, Ste. LL30
Canton, OH 44702

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

NOTICE OF CONFIRMATION HEARING

The confirmation hearing in this matter is scheduled for **May 10, 2023** at **2:00 PM** at the U.S. Bankruptcy Court, Ralph Regula U.S. Courthouse, 401 McKinley Avenue SW, Canton, OH 44702.

Dated:4/18/2023

/s/Jonathon C. Elgin

Jonathon C. Elgin

JC Elgin Co., LPA

6 Water St.

Shelby, OH 44875

567-275-1040

JC@JCElgin.com

Attorney for Inez Avanell Crowe

CERTIFICATE OF SERVICE

I certify that on April 18, 2023, a true and correct copy of the Notice of Application for Attorney Fees was served:

Via the court's Electronic Case Filing System on these entities and individuals who are listed on the court's Electronic Mail Notice List:

PRA Receivables Management, LLC at Claims_RMSC@PRAGroup.com

JP Morgan Chase Bank NA at midwestbk@dalllegal.com

Dynele L Schinker-Kuharich, Standing 13 Trustee at DLSK@Chapter13Canton.com

And by regular U.S. mail, postage prepaid, on:

Inez Avanell Crowe
2629 Lexington Ave.
Mansfield, OH 44904

ECF Creditor Matrix

/s/Jonathon C. Elgin
Jonathon C. Elgin (OH 0096390)
JC Elgin Co., LPA
6 Water St.
Shelby, OH 44875
567-275-1040
jc@jcelgin.com

Fill in this information to identify your case:

Debtor 1 **Inez Avaneil Crowe**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF OHIO**

Case number: **23-60243**
(If known)

☒ Check if this is an amended plan, and list below the sections of the plan that have been changed.

Lump Sum, Inc. Car, Fix Tax

Official Form 113
Chapter 13 Plan

12/17

Part 1: Notices

To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance. *Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.*

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make regular payments to the trustee as follows:

\$12,000.00 per **Month** for **1** months

\$1,451.88 per **Month** for **35** months

Insert additional lines if needed.

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Regular payments to the trustee will be made from future income in the following manner.

Check all that apply:

- ☐ Debtor(s) will make payments pursuant to a payroll deduction order.
☒ Debtor(s) will make payments directly to the trustee.
☐ Other (specify method of payment):

2.3 Income tax refunds.

Check one.

- ☐ Debtor(s) will retain any income tax refunds received during the plan term.
- ☒ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.
- ☐ Debtor(s) will treat income refunds as follows:

2.4 Additional payments.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

2.5 The total amount of estimated payments to the trustee provided for in §§ 2.1 and 2.4 is **\$62,815.80**.

Part 3: Treatment of Secured Claims

3.1 Maintenance of payments and cure of default, if any.

Check one.

- ☐ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.
- ☒ The debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated. Unless otherwise ordered by the court, the amounts listed on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below as to the current installment payment and arrearage. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of Creditor	Collateral	Current installment payment (including escrow)	Amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Monthly payment on arrearage	Estimated total payments by trustee
Chase Mortgage	2629 Lexington Ave. Mansfield, OH 44904 Richland County	\$576.87	Prepetition: \$0.00	0.00%	\$0.00	\$20,767.32
		Disbursed by: <input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)				
Huntington National Bank	2018 Ford Escape 20000 miles	\$320.91	Prepetition: \$0.00	0.00%	\$0.00	\$11,552.76
		Disbursed by: <input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)				

Insert additional claims as needed.

3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one.

- ☒ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

3.4 Lien avoidance.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

3.5 Surrender of collateral.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

Part 4: Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case but are estimated to be 10.00% of plan payments; and during the plan term, they are estimated to total \$6,281.65.

4.3 Attorney's fees.

The balance of the fees owed to the attorney for the debtor(s) is estimated to be \$2,113.00.

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

☒ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.

Check one.

☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

- ☐ The sum of \$ _____.
- ☐ _____% of the total amount of these claims, an estimated payment of \$ _____.
- ☒ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ 19,117.09. Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. Check one.

☒ **None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

5.3 Other separately classified nonpriority unsecured claims. Check one.

☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.

Debtor Inez Avaneil Crowe Case number 23-60243

☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon

Check the applicable box:

- ☒ plan confirmation.
☐ entry of discharge.
☐ other: _____

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

☒ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Part 9: Signature(s):

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

If the Debtor(s) do not have an attorney, the Debtor(s) must sign below, otherwise the Debtor(s) signatures are optional. The attorney for Debtor(s), if any, must sign below.

X /s/Inez Avaneil Crowe
Inez Avaneil Crowe
Signature of Debtor 1

X _____
Signature of Debtor 2

Executed on 4/14/2023

Executed on _____

X /s/Jonathon C. Elgin
Jonathon C. Elgin
Signature of Attorney for Debtor(s)

Date _____

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.

Exhibit: Total Amount of Estimated Trustee Payments

The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a. Maintenance and cure payments on secured claims (Part 3, Section 3.1 total)	<u>\$32,320.08</u>
b. Modified secured claims (Part 3, Section 3.2 total)	<u>\$0.00</u>
c. Secured claims excluded from 11 U.S.C. § 506 (Part 3, Section 3.3 total)	<u>\$0.00</u>
d. Judicial liens or security interests partially avoided (Part 3, Section 3.4 total)	<u>\$0.00</u>
e. Fees and priority claims (Part 4 total)	<u>\$8,394.65</u>
f. Nonpriority unsecured claims (Part 5, Section 5.1, highest stated amount)	<u>\$22,101.07</u>
g. Maintenance and cure payments on unsecured claims (Part 5, Section 5.2 total)	<u>\$0.00</u>
h. Separately classified unsecured claims (Part 5, Section 5.3 total)	<u>\$0.00</u>
i. Trustee payments on executory contracts and unexpired leases (Part 6, Section 6.1 total)	<u>\$0.00</u>
j. Nonstandard payments (Part 8, total)	<u>\$0.00</u>
	+
Total of lines a through j	<div>\$62,815.80</div>